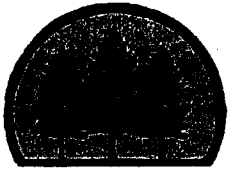


EXHIBIT 1



Harvesters Federal Credit Union

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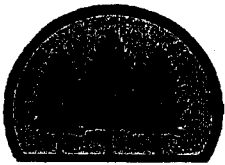
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CRAIG A STEPHENS
1959 STACEY RD
CANTONMENT FL 32533-0000

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04/01	ID 01	REGULAR SHARE Previous Balance		50.09
04/01		Deposit Dividend 0.750%	0.09	50.18
		Annual Percentage Yield Earned 0.73% from 01/01/05 through 03/31/05		
		Based on Average Daily Balance of 50.09		
04/11		Withdrawal Transfer To Share 07	0.18-	50.00
04/30		New Balance		50.00
		Y-T-D Dividends Paid Year to Date	0.18	
		Y-T-D Dividends Paid In 2004	0.47	
=====				
04/01	ID 07	SHARE DRAFT Previous Balance		400.93
04/01		Deposit Dividend 0.250%	0.11	401.04
		Annual Percentage Yield Earned 0.26% from 01/01/05 through 03/31/05		
		Based on Average Daily Balance of 174.89		
04/01		Deposit ACH Benton Express	641.97	1043.01
		TYPE: PAYROLL ID: 1580542111		
04/01		Withdrawal Transfer	30.00-	1013.01
		To STEPHENS, SARINA XXXXXXXXXXXX Share 08		
04/01		Withdrawal Transfer To Share 40	5.00-	1008.01
04/01		Withdrawal Transfer	20.00-	988.01
		To STEPHENS, SARINA XXXXXXXXXXXX Share 01		
04/01		Withdrawal Transfer	400.00-	588.01
		To STEPHENS, STEPHAN XXXXXXXXXXXX Share 07		
04/01		Withdrawal Transfer	588.00-	0.01
		To STEPHENS, STEPHAN XXXXXXXXXXXX Share 07		
04/01		Deposit	670.00	670.01
		TAX REFUND		
04/08		Deposit ACH Benton Express	638.87	1308.88
		TYPE: PAYROLL ID: 1580542111		
04/08		Withdrawal Transfer	30.00-	1278.88
		To STEPHENS, SARINA XXXXXXXXXXXX Share 08		
04/08		Withdrawal Transfer To Share 40	5.00-	1273.88
04/08		Withdrawal Transfer	20.00-	1253.88
		To STEPHENS, SARINA XXXXXXXXXXXX Share 01		
04/08		Withdrawal Transfer	400.00-	853.88
		To STEPHENS, STEPHAN XXXXXXXXXXXX Share 07		
04/08		Withdrawal at ATM #006751	100.00-	753.88
		ATM HAVCCTF1, 600 HWY 29 N PENSACOLA FL		
04/11	04/09	Withdrawal at ATM #003020	102.00-	651.88
		ATM HAVCCIR1, CHAPEL SQUARE DECATUR GA		
04/11	04/09	Withdrawal at ATM #198255	61.75-	590.13
		ATM HAVCCTF1, 2501 COLUMBIA DRIV US DECATUR GA		
04/11	04/09	Withdrawal at ATM #198851	21.75-	568.38
		ATM HAVCCTF1, 2501 COLUMBIA DRIV US DECATUR GA		
04/11	04/09	Withdrawal at ATM #311483	81.75-	486.63
		ATM HAVCCTF1, 2501 COLUMBIA DRIV US DECATUR GA		
04/11	04/09	Withdrawal at ATM #313397	41.75-	444.88
		ATM HAVCCTF1, 2501 COLUMBIA DRIV US DECATUR GA		
04/11	04/10	Withdrawal at ATM #018349	61.95-	382.93
		ATM HAVCCTF1, 3230 PANTHERSVILLE DECATUR GA		
04/11	04/10	Withdrawal at ATM #296521	101.75-	281.18

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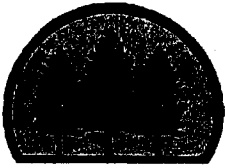
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04/11	04/10	ATM HAVCCTF1, Columbia Chevron US Decatur GA	41.75-	239.43
04/11	04/10	Withdrawal at ATM #296522		
04/11	04/10	ATM HAVCCTF1, Columbia Chevron US Decatur GA	41.75-	197.68
04/11	04/10	Withdrawal at ATM #296523		
04/11	04/10	ATM HAVCCTF1, Columbia Chevron US Decatur GA	41.75-	155.93
04/11	04/10	Withdrawal at ATM #166070		
04/11	04/10	ATM HAVCCTF1, 2501 COLUMBIA DRIV US DECATUR GA	21.95-	133.98
04/11		Withdrawal at ATM #022332		
04/11		ATM HAVCCTF1, 2645 WESLEY CHAPEL DECATUR GA	41.95-	92.03
04/11		Withdrawal at ATM #022345		
04/11		ATM HAVCCTF1, 2645 WESLEY CHAPEL DECATUR GA	81.75-	10.28
04/11		Withdrawal at ATM #296555		
04/11		ATM HAVCCTF1, Columbia Chevron US Decatur GA	0.18	10.46
04/11		Deposit Transfer From Share 01	21.75-	11.29-
04/11		Withdrawal at ATM #296556		
04/11		ATM HAVCCTF1, Columbia Chevron US Decatur GA	27.00-	38.29-
04/11		Withdrawal Courtesy Pay fee	41.75-	80.04-
04/11		Withdrawal at ATM #296557		
04/11		ATM HAVCCTF1, Columbia Chevron US Decatur GA	27.00-	107.04-
04/11		Withdrawal Courtesy Pay fee	41.75-	148.79-
04/11		Withdrawal at ATM #296560		
04/11		ATM HAVCCTF1, Columbia Chevron US Decatur GA	27.00-	175.79-
04/11		Withdrawal Courtesy Pay fee	41.75-	217.54-
04/11		Withdrawal at ATM #256758		
04/11		ATM HAVCCTF1, Faith Business, Inc US Decatur GA	27.00-	244.54-
04/29		Withdrawal Courtesy Pay fee	919.20	674.66
04/30		Deposit by Check		674.66
04/30		New Balance		
04/01	ID 40	Y-T-D Dividends Paid Year to Date	0.13	
04/01		Y-T-D Dividends Paid In 2004	0.14	
04/01	ID 40	IRA - 12 MONTH CERT Previous Balance		486.79
04/01		Deposit Dividend 2.400%	0.76	487.55
04/01		Annual Percentage Yield Earned 2.43% from 03/08/05 through 03/31/05		
04/01		Based on Average Daily Balance of 480.54		
04/01		Deposit Transfer From Share 07 Normal Contribution	5.00	492.55
04/08		Deposit Transfer From Share 07 Normal Contribution	5.00	497.55
04/30		New Balance		497.55
04/01	ID 01	IRA - 12 MONTH CERT will mature on 03/08/06		
04/01		Nontaxable Dividends Year to Date	2.39	
04/01		Nontaxable Dividends In 2004	4.33	
04/01		A 2.400% Dividend of \$0.98 will be posted on 05/01/05		
04/01	ID 01	*** ANNUAL PERCENTAGE RATE 4.500% *** Periodic Rate (Daily)		.012328%
04/01	ID 01	1998 CHEVROLET (Open End) Previous Balance		12115.65
04/01		--- Continued on following page ---		



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04/05	Loan Advance Adjustment Insurance CPI REFUND	973.00	0.00	973.00-	11142.65
04/29	Payment by Check	209.98	65.83	144.15-	10998.50
04/30	New Balance				10998.50
	A Payment of 209.98 is due on 05/15/05				
	Interest Paid YTD Year to Date			207.87	
	Interest Due through 04/30/05			2.71	
=====					
	Total Previous Year IRA Contributions			220.00	
	Total Current Year IRA Contributions			70.00	
	Total Y-T-D Dividends Paid Year to Date			0.31	
	Total Nontaxable Dividends Year to Date			2.39	
	Total Y-T-D Dividends Paid in 2004			0.61	
	Total Nontaxable Dividends in 2004			4.33	